11075425

FORM B1	Voluntary Petition						
Name of Debtor (if individual, enter Last,	WESTERN District of NEW Y	Name of Joint Debtor (S	Spouse)(Last, First, Middle):				
Brown, Dr. Christian Ed							
All Other Names used by the Debto			by the Joint Debtor in the last 6 years				
(include married, maiden, and trade names): aka Dr. Christian Edward	•	(include married, maiden, and t	rade names):				
aka Dr. Christian Brown	2 00:11 220W.						
aka Christian Brown							
		Land for a divide of Con-	Con No (Compate FIN or other Tay D. No.				
Last four digits of Soc. Sec. No./Co	mplete EIN or other Tax I.D. No.	(if more than one, state all):	Sec. No./Compete EIN or other Tax I.D. No.				
Street Address of Debtor (No. & Street	et, City, State & Zip Code):	Street Address of Joint	Debtor (No. & Street, City, State & Zip Code):				
28A Glenwood Court Buffalo NY 14225							
Dullalo Wi 14225							
County of Residence or of the Principal Place of Business: Eri	•	County of Residence of Principal Place of Busin					
Mailing Address of Debtor (if different			t Debtor (if different from street address):				
SAME							
Location of Principal Assets of Busi	ness Debtor						
(If different from street address above): NOT		X(L)	- 15565				
		UT	= 70005				
Informa	ition Regarding the Debt	or (Check the A	oplicable Boxes)				
Venue (Check any applicable box			•				
Debtor has been domiciled or ha	as had a residence, principal place of b		ts in this District for 180 days immediately				
	n or for a longer part of such 180 days cerning debtor's affiliate, general partne		in this District				
			tion of Bankruptcy Code Under Which				
I ype of Debtor (Che ☑ Individual(s)	eck all boxes that apply) Railroad		tition is Filed (Check one box)				
☐ Corporation	Stockbroker	☐ Chapter 7 [☐ Chapter 11 ☐ Chapter 13				
☐ Partnership	☐ Commodity Broker		☐ Chapter 12				
Other	Clearing Bank	Sec. 304 - Case and	cillary to foreign proceeding				
Nature of Debts (•	Fil	ing Fee (Check one box)				
☑ Consumer/Non-Business	Business	Full Filing Fee attac					
Chapter 11 Small Business	(Check all boxes that apply)		d in installments (Applicable to individuals only)				
□ Debtor is a small business as defined in 11 U.S.C. § 101 □ Debtor is and elects to be considered a small business under □ Debtor is and elects to be considered a small business under □ Debtor is and elects to be considered a small business under □ Debtor is a small business as defined in 11 U.S.C. § 101 □ Debtor is an additional for the court's consideration certifying that the debtor is unable to pay fee except in installments.							
11 U.S.C. § 1121(e) (Optional)	aoroa a oman baometo amae	Rule 1006(b). See (Official Form No. 3.				
Statistical/Administrative Information	ation (Estimates only)		THIS SPACE IS FOR COURT USE ONLY				
Debtor estimates that funds will	be available for distribution to unsecure	ed creditors.	, ****				
	exempt property is excluded and admitable for distribution to unsecured credi		720				
	4.45 40.40 50.00 400.400 000	000 1000 000					
Estimated Number of Creditors		-999 1000-over	No.				
Estimated Assets							
Estimated Assets \$0 to \$50,001 to \$100,001 to	\$500,001 to \$1,000,001 to \$10,000,001 to \$	\$50,000,001 to More than					
\$50,000 \$100,000 \$500,000	\$1 million \$10 million \$50 million	\$100 million \$100 million					
			2 2				
Estimated Debts \$0 to \$50,001 to \$100,001 to	\$500,001 to \$1,000,001 to \$10,000,001 to \$	\$50,000,001 to More than					
\$50,000 \$100,000 \$500,000	\$1 million \$10 million \$50 million	\$100 million \$100 million					

(Official Form 1) (12/03) West Group, Rochester, NY		
Voluntary Petition	Name of Debtor(s):	FORM B1, Page 2
(This page must be completed and filed in every case)	Christian Ed John Br	OWO
Prior Bankruptcy Case Filed Within Last 6 \ Location Where Filed:		
NONE Pending Bankruptcy Case Filed by any Spouse, Partner or Affi Name of Debtor:	liliate of this Debtor (If more that Case Number:	n one, attach additional sheet) Date Filed:
NONE District:	Relationship:	Judge:
Signa	atures	make a second the second second
Signature(s) of Debtor(s) (Individual/Joint)	Ex	hibit A
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed	(e.g., forms 10K and 10Q) w Commission pursuant to Se	s required to file periodic reports with the Securities and Exchange ction 13 or 15(d) of the Securities s requesting relief under Chapter 11) ade a part of this petition
under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor Signature of Joint Debtor Telephone Number (If not represented by attorney)	(To be comple whose debts a I, the attorney for the petitioner per	
7114104 Aello	Fy	hibit C
X Signature of Attorney Signature of Attorney Signature of Attorney for Debtor(s) Peter D. Grubea Printed Name of Attorney for Debtor(s) Law Offices of Peter D. Grubea Firm Name	or is alleged to pose a threat of in public health and safety? Yes, and exhibit C is attache No Signature of Non-Ar	ed and made a part of this petition. Itorney Petition Preparer Ition preparer as defined in 11 U.S.C. Int for compensation, and that I have
69 Delaware Ave., Suite 1006 Address	Printed Name of Bankruptcy Petition Prep	parer
	Social Security Number	
### Buffalo NY 14202 (716) 853-1366 Telephone Number Telephone Number Telephone Num	Address	
Signature of Debtor (Corporation/Partnership)		
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Names and Social Security nur prepared or assisted in prepari	mbers of all other individuals who ng this document:
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	If more than one person prepar	red this document, attach additional
x		priate official form for each person.
Signature of Authorized Individual	x	
Printed Name of Authorized Individual	Signature of Bankruptcy Petition Prepared	
Title of Authorized Individual	Date	
Date	A bankruptcy petition preparer's fai of title 11 and the Federal Rules of in fines or imprisonment or both 11	Bankruptcy Procedure may result

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re <i>Dr</i> .	Christian	Ed John	Brown		Case No. Chapter	7
				/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED				
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets		ASSETS	LIABILITIES		OTHER
A-Real Property	Yes	1	\$	0.00			
B-Personal Property	Yes	3	\$	2,195.00	A STATE OF THE STA		
C-Property Claimed as Exempt	Yes	1		Est design			
D-Creditors Holding Secured Claims	Yes	1			\$ 0	.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1		and the same	\$ 0	.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4			\$ 70,495	.44	
G-Executory Contracts and Unexpired Leases	Yes	1					
H-Codebtors	Yes	1					
I-Current Income of Individual Debtor(s)	Yes	1					\$ 1,740.8
J-Current Expenditures of Individual Debtor(s)	Yes	1			- Sanda Jan Barana - Sanda Jan Barana - Sanda Jan Barana - Sanda Jan Barana		\$ 1,695.0
Total Number of Sheets in All Schedules ▶		15					Salter (* 1925) - Joseph Marie (* 1926) 1930 - Janes (* 1926)
		Total Assets ►	\$	2,195.00			
				Total Liabilities ►	\$ 70,495	5.44	

_{n re} Dr. Christian Ed John Brown

De	

Case No	 	

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's	П	Current Market Value	Amount of	
	Interest in Property Husband Wife- Joint Community	W tJ	of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Secured Claim	
None				None	
		!			
No continuation sheets attached	TOTAL \$ (Report also on Summary of Schedules.)		0.00		

Case 1-04-15565-CLB, Doc 1, Filed 07/26/04, Entered 07/26/04 16:48:17, Description: Main Document, Page 4 of 28

/ Debtor

Case No.

if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N	Description and Location of Property		Current Market Value of Debtor's Interest,
	o n e		HusbandH WifeW JointJ CommunityC	in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand Location: In debtor's possession		\$ 20.00
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or 		Fleet Bank Checking Account Location: In debtor's possession		\$ 400.00
cooperatives. 3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit Location: In debtor's possession		\$ 339.00
 Household goods and furnishings, including audio, video, and computer equipment. 		Living Room Set & Dining Room Set, (1) TV Location: In debtor's possession		\$ 1,000.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 		Misc. CD Collection Location: In debtor's possession		\$ 10.00
6. Wearing apparel.	x			
7. Furs and jewelry.		Watch Location: In debtor's possession	:	\$ 50.00
Firearms and sports, photographic, and other hobby equipment.		(2) .12 Gauge Shotgun Location: In debtor's possession		\$ 100.00
		Camera Location: In debtor's possession		\$ 75.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of		Term-Life Insurance Policy (mother is beneficiary)		\$ 1.00

In re Dr. Christian Ed John Brown

1	Debtor

Case No.	
	(if known)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)			
Type of Property	N o n e	Description and Location of Property	Husband- Wife- Joint- Community-	J	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
each.		Location: In debtor's possession			
Annuities. Itemize and name each issuer. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X	Pension Plan through Nigara Falls Memorial Medical Center Location: In debtor's possession			Unknown
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Clemson Area Nursing Home Stock Location: In debtor's possession			Unknown
13. Interests in partnerships or joint ventures. Itemize.	x				
Government and corporate bonds and other negotiable and non-negotiable instruments.	x				
15. Accounts Receivable.	x				
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x				
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
21. Patents, copyrights, and other intellectual property. Give particulars.	x				
22. Licenses, franchises, and other general intangibles. Give particulars.	x				
23. Automobiles, trucks, trailers and other vehicles.		1985 Honda Accord LX w/ 150,000 miles Location: In debtor's possession			\$ 200.00

In re Dr. Christian Ed John Brown

/ Debtor

Case No.	
	(if known)

SCHEDULE B-PERSONAL PROPERTY

		(00111111111111111111111111111111111111			
Type of Property	N	Description and Location of Property			Current Market Value of Debtor's Interest,
	o n e		band- Wife- Joint- unity-	-W J	in Property Without Deducting any Secured Claim or Exemption
24. Boats, motors, and accessories.	x				
25. Aircraft and accessories.	x				
26. Office equipment, furnishings, and supplies.	x				
 Machinery, fixtures, equipment and supplies used in business. 	x				
28. Inventory.	x				
29. Animals.	x				
30. Crops - growing or harvested. Give particulars.	x				
31. Farming equipment and implements.	x				
32. Farm supplies, chemicals, and feed.	x				
33. Other personal property of any kind not already listed. Itemize.	x				

In re

or.	Chris	tian	Eđ	John	Brown
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- /	Debtor

Case	No.	

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

□ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

■ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Cash on hand	N.Y. Debtor and Creditor Law §283(2)	\$ 20.00	\$ 20.00
Fleet Bank Checking Account	N.Y. Debtor and Creditor Law \$283(2)	\$ 400.00	\$ 400.00
Security Deposit	N.Y. Civ. Prac. Law and Rules \$5205(g)	\$ 339.00	\$ 339.00
Living Room Set & Dining Room Set, (1) TV	N.Y. Civ. Prac. Law and Rules \$5205(a)(5)	\$ 1,000.00	\$ 1,000.00
Watch	N.Y. Civ. Prac. Law and Rules \$5205(a)(6)	\$ 35.00	\$ 50.00
Term-Life Insurance Policy (mother is beneficiary)	N.Y. Ins.Law §3212(f)	\$ 1.00	\$ 1.00
Pension Plan through Nigara Falls Memorial Medical Center	N.Y. Debtor and Creditor Law \$282(2)(e)	Entire	Unknown
1985 Honda Accord LX w/ 150,000 miles	N.Y. Debtor and Creditor Law §282(1)	\$ 200.00	\$ 200.00

۱	- Dr.	Christian	Eđ	John	Brown
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Case	No.		

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Creditor's Name and Mailing Address Including Zip Code	C od e b t o r	N N H- W-	ate Claim was Incurred, lature of Lien, and Description and larket Value of Property Subject to Lien -Husband -Wife Joint Community	on tingent	Dr gu-dated	s p u t	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
ccount No:								
			Value:					
ccount No:	$\frac{1}{1}$							
		:						
	L		Value:					
ecount No:								
			Value:					
count No:								
			Value:					
lo continuation sheets attached			Su (Total o				0.00	
			(Use only on last page. Report total also on Summary of	To	tal	\$	0.00	

n re Dr. Christian Ed Jo	hn Brown
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SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). Alimony, Maintenance or Support Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Commitments to Maintain the Capital of an Insured Depository Institution

No continuation sheets attached

Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the

n re Dr. Christian Ed John Bro

Case No	
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SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	o W	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so StateHusbandWife -JointCommunity	C o n t i n g e n t	Unliquidated	D i s p u t e d	Amount of Claim
Account No: 7001 Creditor # : 1 American Express P.O. Box 360001 Ft. Lauderdale FL 33336		1999-04 Credit Card Purchases				\$ 3,988.79
Account No: 5512 Creditor # : 2 Bank of America P.O. Box 53132 Phoenix AZ 85072		1999-04 Credit Card Purchases				\$ 1,809.63
Account No: 5512 Representing: Bank of America		Nationwide Credit, Inc. 2015 Vaughn Rd. NW, Ste. 400 Kennesaw GA 30144				
Account No: Creditor # : 3 Bank of New York		1999-04 Credit Card Purchases				\$ 8,744.99
3 continuation sheets attached		(Report total also on Su		his p	age) I \$	14,543.41

In re Dr. Christian Ed John Brown

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(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name and Mailing Address including Zip Code Account No:	C o d e b t o r	H W	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	C o n t i n g e n t	U n l i quidat ed	i s	Amount of Claim
Representing: Bank of New York			Portfolio Recovery Assoc. P.O. Box 12914 Norfolk VA 23541				
Account No:					ļ	╁┈	
Representing: Bank of New York			Camco P.O. Box 5087 Rockford IL 61125				
Account No: 6615	-		1999-04	+-	\vdash	<u> </u>	\$ 1,985.87
Creditor # : 4 Capital One P.O. Box 85147 Richmond VA 23276			Credit Card Purchases				
Account No: 7302	╁	╁	1999-04	+	\vdash	1	\$ 597.46
Creditor # : 5 Capital One P.O. Box 85147 Richmond VA 23276			Credit Card Purchases				
Account No: 5861	-	╁	1999-04	+	-	<u> </u>	\$ 1,028.96
Creditor # : 6 Chase Bank P.O. Box 15583 Wilmington DE 19886			Credit Card Purchases				
Account No: 8308		 	1999-04	+	 	 	\$ 2,389.81
Creditor # : 7 Citibank P.O. Box 6500 Sioux Falls SD 57117			Credit Card Purchases				
Sheet No. 1 of 3 continuation sheets atta	chec	to:	Schedule of	Sub	tota	ıl \$	6,002.10
Creditors Holding Unsecured Nonpriority Claims				tal of	this p	age) al \$	

In re Dr. Christian Ed John Brown

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Case	No.		
Case	No.		

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name and Mailing Address including Zip Code	C o d e b t o	HI W	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife	C o n t i n g e n	U n i quid a t	i s p u t	Amount of Claim
	r	J, C(oint Community	t	a		
Account No: Creditor # : 8 Direct Loans/U.S. Dept. of Ed. P.O. Box 530260 Atlanta GA 30353			Student Loan				\$ 6,764.00
Account No: 7356	+		1999-04	\perp	-	┼-	\$ 6,181.35
Creditor # : 9 Direct Merchants Bank P.O. Box 17036 Baltimore MD 21297			Credit Card Purchases				
Account No: 3217		+	1999-04	+			\$ 4,321.08
Creditor # : 10 Discover P.O. Box 15251 Wilmington DE 19886		:	Credit Card Purchases				
Account No: 1461		+	1999-04	+	_	 	\$ 1,519.88
Creditor # : 11 Providian P.O. Box 9539 Manchester NH 03108			Credit Card Purchases				
Account No:	+				-		\$ 27,169.40
Creditor # : 12 Sallie Mae P.O. Box 9500 Wilkes Barre PA 18773			Student Loan				
Account No: 7528	+		1999-04		\vdash		\$ 2,413.75
Creditor # : 13 Sears 7920 NW 110th Street Kansas City MO 64153			Credit Card Purchases				
Sheet No. 2 of 3 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched	l to S	r		his p Γ ot a	age)	48,369.46
			(Report total also on Summa	iry of Sc	nedu	ies)	

_{n re} Dr. Christian Ed John Brow
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1	Debtor	
. 1		

Case	No.		
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SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name and Mailing Address including Zip Code Account No: 6539 Creditor # : 14 Union Plus C/O Household Credit Services P.O. Box 88000 Baltimore MD 21288		Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband /WifeJointCommunity 1999-04 Credit Card Purchases		C on t i n g e n t	Unii qui dat ed	D i s p u t e d	Amount of Claim \$ 1,580.47
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							
Sheet No. 3 of 3 continuation sheets attache Creditors Holding Unsecured Nonpriority Claims	d t	o Schedule of	S (Tota	l of t	ota his p	age)	1,580.47
• •		(Report total als	o on Summary o	f Sc	ota nedu	I \$ es)	70,495.44

n re <i>Dr</i> .	Christian	Eđ	John	Brown
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/ ┗	ebtor

Case No.	
-	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

n r	е	Dr.	Christian	Eđ	John	Brown
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/ Debto	- /	Debto
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Case No.	

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Codebtor	Name and Address of Creditor

In	ro	Dr.	Chri	ation	EA	Tohn	Brown
ırı	re	Dr.	CHII	BCIAN	EG	JUILLI	DIOWII

/ Debt	or
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Case	No.	

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital	DEPENDENTS OF DE	STOR AN	D SPOUSE		
Status: <i>single</i>	RELATIONSHIP		AGE		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Customer Service				
Name of Employer	Tops				
How Long Employed	5 years				
Address of Employer	N/A				
	N/A NY 00000				
Income: (Estimate of avera	ge monthly income)		DEBTOR		SPOUSE
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly) Estimated Monthly Overtime		\$ \$ \$	812.50 0.00 812.50	\$ \$ \$	0.00 0.00 0.00
SUBTOTAL	10710110	>	812.50	- =	0.00
LESS PAYROLL DEDU a. Payroll Taxes and	· • · · • · · ·	s	99.67	s s	0.00
b. Insurance		\$ \$	0.00	Š	0.00
c. Union Dues d. Other (Specify):		\$ \$	0.00	\$ \$	0.00 0.00
SUBTOTAL OF PAYROLL	DEDUCTIONS	s	99.67	\$	0.00
TOTAL NET MONTHLY TA		\$	712.83	= \$	0.00
Dogular innome from energ	tion of business or profession or farm (attach detailed statement)	\$	0.00	=	0.00
Income from Real Property			0.00	š	0.00
Interest and dividends		\$ \$	0.00	\$	0.00
Alimony, maintenance or su of dependents listed above.	upport payments payable to the debtor for the debtor's use or that	\$	0.00	\$	0.00
Social Security or other gov					
Specify: SSD		\$ \$	1,028.00 0.00		0.00 0.00
Pension or retirement incor Other monthly income	ne	۱۳	0.00	۳	0.00
Specify:		\$	0.00	\$	0.00
TOTAL MONTHLY IN	ICOME	\$	1,740.83	\$	0.00
· -	DTAL COMBINED MONTHLY INCOME \$ 1,740. eport also on Summary of Schedules)	83		=	
Describe any increase of	or decrease of more than 10% in any of the above categories anticipat	ad to ago	ur within the year following	tho fi	ling of this

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

n re Dr. Christian Ed John Brown	/ Debtor	Case No.	
		·	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Spouse.		
Rent or home mortgage payment (include lot rented for mobile home)	\$	339.00
Are real estate taxes included? Yes No		
Is property insurance included? Yes No 🛛		
Utilities: Electricity and heating fuel	\$	175.00
Water and sewer	\$	0.00
'	\$	40.00
Other Cable	\$	66.00
Other	\$	0.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	25.00
Food	\$	475.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	45.00
Medical and dental expenses	\$	100.00
Transportation (not including car payments)	\$	125.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	75.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	10.00
Life	\$	0.00
Health	\$	20.00
Auto	\$	0.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)	Ψ	• • • • • • • • • • • • • • • • • • • •
, , , , , , , , , , , , , , , , , , , ,	\$	0.00
	\$	0.00
	\$	0.00
	\$	0.00
	•	0.00
	\$ \$	0.00
	\$	0.00
	\$	100.00
-	\$	0.00
	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	1,695.00

In re **Christian Brown**

/ Debto	r
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Case No.		

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of								
correct to the best of my knowledge, information and belief.								
Date: 7/14/4 4000	Signature Signature Signature Christian Brown	Loni						

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re Dr.	Christian Ed John Brown	Case No.
aka	Dr. Christian Edward John Brown	Chapter 7
aka	Dr. Christian Brown	
aka	Christian Brown	
		Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Year to date: \$4,200.00 Last Year: \$8,000.00 Year before: \$7,900.00 Employment Income

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Year to date: \$7,196.00 Last Year: \$12,336.00 SSD

Year before: \$12,106.00

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a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Creditor: Limited Properties Address:	3 monthly rent payments	\$334.00 per month	
Creditor: American Express Address:	Apirl, May, June	\$500.00 each month (\$1,500	\$3,988.79
NAME AND ADDRESS OF CREDITOR	DATES OF <u>PAYMENTS</u>	AMOUNT PAID	AMOUNT STILL OWING

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

Form 7	(12/03)	West Group	, Rochester, NY

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

⋈ NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT,

AMOUNT OF MONEY OR

NAME OF PAYOR IF OTHER THAN DEBTOR

DESCRIPTION AND VALUE OF PROPERTY

Payee: Peter D. Grubea

Date of Payment:

Payor: Christian Brown

\$225.00

Address:

69 Delaware Ave., Suite 1006

Buffalo, NY 14202

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☑ NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☑ NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

NONE.

1	5	Prior	addrage	of debto	r

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

DATES OF

ADDRESS

NAME USED

OCCUPANCY

Debtor:

Name(s):

prior to

Address: 11B Trent Ave.,

Nov. 1,

Cheektowaga, NY

2002

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.



17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulation, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under and Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencment of this ase

case.				
⊠ NONE				
b. Identify any business listed in response t	o subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.			
☑ NONE				
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR				
I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.				
Date 7/14/4 Aobs	Signature Sho Christian Ecl John Brown Christian Brown			
Date	Signature			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re <i>Christian Brown</i>	Case No. Chapter 7			
	/ Debtor			
CHAPTER 7 INDI	VIDUAL DEBTOR'S STATEMENT OF	INTENTIC)N	
I have filed a schedule of assets and liabilities with the schedule of the schedu	hich includes consumer debts secured by property of th	ne estate.		
I intend to do the following with respect to the property to Be Surrendered.	roperty of the estate which secures those consumer deb	ots:		
Description of Property	Creditor's Name			
None				
b. Property to Be Retained.		[Check any a	pplicable statem	nent.]
Description of Property	Creditor's Name	Property is claimed as exempt	redeemed pursuant to	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None				
Signature of Debtor(s)				
Date: 7(14/4 AoD.	Debtor: Pro Chustian Elward	John 1	Brown	
Date:	Joint Debtor:			,

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

ln r	Christian Brown	Case No. Chapter 7	
	Attorney for Debtor: Peter D. Grubea	/ Debtor	
	Altorney for Debtor: Peter D. Grubea		
	STATEMENT PURSUANT TO R	RULE 2016(B)	
The	e undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:		
1.	The undersigned is the attorney for the debtor(s) in this case.		
2.	 The compensation paid or agreed to be paid by the debtor(s), to the unal particles rendered or to be rendered in contemplation of a connection with this case. b) Prior to the filing of this statement, debtor(s) have paid. c) The unpaid balance due and payable is	and in \$ \$	225.00
3.	\$of the filing fee in this case has been paid.		
4.	 The Services rendered or to be rendered include the following: a) Analysis of the financial situation, and rendering advice and assist file a petition under title 11 of the United States Code. b) Preparation and filing of the petition, schedules, statement of financicourt. c) Representation of the debtor(s) at the meeting of creditors. 		
5.	The source of payments made by the debtor(s) to the undersigned was services performed, and None other	as from earnings, wages a	and compensation for
6.	The source of payments to be made by the debtor(s) to the undersigned be from earnings, wages and compensation for services performed, an None other		remaining, if any, wil
7.	The undersigned has received no transfer, assignment or pledge of pathe value stated: None	property from debtor(s) ex	cept the following for
8.	The undersigned has not shared or agreed to share with any other enlaw firm, any compensation paid or to be paid except as follows? None	ntity, other than with mem	bers of undersigned's
Da	ted: 7/14/1/ Respectfully submitted		
	Attorney for Petitioner: Peter D. Grubea Law Offices of Peter D. G 69 Delaware Ave., Suite 1 Buffalo NY 14202		

American Express P.O. Box 360001 Ft. Lauderdale, FL 33336

Bank of America P.O. Box 53132 Phoenix, AZ 85072

Bank of New York

Camco P.O. Box 5087 Rockford, IL 61125

Capital One P.O. Box 85147 Richmond, VA 23276

Chase Bank
P.O. Box 15583
Wilmington, DE 19886

Citibank P.O. Box 6500 Sioux Falls, SD 57117

Direct Loans/U.S. Dept. of Ed. P.O. Box 530260 Atlanta, GA 30353

Direct Merchants Bank P.O. Box 17036 Baltimore, MD 21297

Discover P.O. Box 15251 Wilmington, DE 19886

Nationwide Credit, Inc. 2015 Vaughn Rd. NW, Ste. 400 Kennesaw, GA 30144

Portfolio Recovery Assoc. P.O. Box 12914 Norfolk, VA 23541 Providian P.O. Box 9539 Manchester, NH 03108

Sallie Mae P.O. Box 9500 Wilkes Barre, PA 18773

Sears 7920 NW 110th Street Kansas City, MO 64153

Union Plus c/o Household Credit Services P.O. Box 88000 Baltimore, MD 21288